

**MINUTES OF
MISSISSIPPI TORT CLAIMS BOARD
THURSDAY, JULY 9, 2015**

The Mississippi Tort Claims Board (Board) meeting was held at 1:30 p.m. in Room 138, Woolfolk State Office Building; 501 North West Street; Jackson, Mississippi.

The following members were present, constituting a quorum:

Lanford, Mike; Acting Chairman; Deputy Attorney General, Representing Attorney
General Jim Hood
Jackson, Laura; Deputy State Treasurer, Representing Treasurer Lynn Fitch
Kelsey, Christina; Representing Insurance Commissioner Mike Chaney, MS Insurance
Department
Santa Cruz, Albert; Commissioner, MS Department of Public Safety

Also present were:

Burkhalter, Chris; Bickerstaff, Whatley, Ryan & Burkhalter
Donaldson, Bruce; Tort Claims Board
Kelly, Trina; Tort Claims Board
Logan, Jim; Tort Claims Board
McElroy, Lea Ann; Tort Claims Board
Milner, Steve; Tort Claims Board
Stephenson, Matt; Bickerstaff, Whatley, Ryan & Burkhalter
Wilson, Jeff; Trinity Capital
Younger, Jim; Department of Public Safety
Wells, Lisa; Cannon Cochran Management Services, Inc.
Woodcock, J. D. "Woody"; Attorney General's Office

The Chairman called the meeting to order.

Motion was made by Mrs. Kelsey to approve the minutes of the May 14, 2015, meeting. Mrs. Jackson seconded the motion, which passed unanimously.

There was no Old Business.

In New Business, Chris Burkhalter, the Board's actuary, presented his report reviewing fiscal year 2015 and providing funding recommendations for fiscal year 2016. There are two parts to this process: (1) establishing reserves, and (2) assessments. Looking at reserves (both case reserves and IBNR) historically compared to assets, the fund is in very good shape. The claim count for FY2015 was 1,234. This is a significant increase over 2014, and Chris will continue to watch that. Overhead expenses are running around \$913,000. They are steady, under control, and compare favorably to commercial insurance markets (35-40%). Overall the

fund is in a really good position. Those factors that resulted in increases last year were accounted for in FY2015, and as a result, the assessment recommendations are lower than last fiscal year: \$3.9 million (low), \$4.4 million (central), and \$5.1 million (high). Based on these numbers, the staff's recommendation for the fiscal year 2016 assessment to state agencies is the central figure of \$4.4 million. Following discussion, Mrs. Jackson made the motion to accept the recommendation of \$4.4 million. Mrs. Kelsey seconded the motion, which passed by unanimous vote.

Also under New Business, Mr. Jim Logan presented the Budget Request for Fiscal Year Ending June 30, 2017. The 2017 request is a level-funding request of the appropriation for fiscal year 2016. Mrs. Kelsey made a motion to approve the Budget Request as presented, and Mrs. Jackson seconded the motion. The motion passed unanimously.

Mr. Logan presented financial reports for fiscal year 2015 through June 30, 2015. The Cash Flow Analysis details assessment receipts of \$5 million and claim expenses of \$3.1 million and legal expenses of \$691,000. Mr. Logan advised that we have total funds of \$14.3 million, including \$9.3 million in reserves and \$5 million in unencumbered funds. The average claim paid is \$4,410 and the average reserve is \$12,238. Mr. Logan then reviewed the Budget Comparison by category for fiscal year 2015, reporting that expenditures were about 51% of the appropriation.

Mr. Wilson presented the investment report through June 2015. The portfolio currently has just under \$13 million invested with a market value of just under \$12.8 million. This reflects a drop from May. The internal rate of return last year was 2.66% and the yield of the portfolio is 1.88% for the fiscal year. That number should climb somewhat over the next fiscal year. The weighted average life of the portfolio is just under 3 years, keeping us in compliance with the investment policy. The portfolio has earned just over \$250,000 for fiscal year 2015. The portfolio returned 2.66% compared to the custom index of 2.8%. Mr. Wilson hopes that gap will continue to close over the next 12 months. On the total return, the portfolio grew at 3% while the index was 1.9%.

Mr. Milner provided members a report of his Loss Control activities since the last Board meeting, noting his work with AbilityWorks (a division of the MS Department of Rehabilitation Services) and their CARF (Commission on Accreditation of Rehabilitation Facilities) accreditation.

There was no Attorney General's Report.

Mrs. McElroy presented a list of 283 political subdivisions with the recommendation that all be approved for renewal of Certificates of Coverage. Mrs. Jackson made a motion to approve the list and Mrs. Kelsey seconded the motion, which passed by unanimous vote.

Mrs. McElroy presented the information to renew the Mississippi Association of Supervisors Insurance Trust. The Trust has 34 county members, and based on information provided by MAS and their actuarial report, staff recommendation is to renew the self-insured

program. Mrs. Kelsey made a motion to approve the renewal. Mrs. Jackson seconded the motion, which passed unanimously.

There was no Claims Report.

Mrs. McElroy reminded members that the September meeting will be a week later than the normal schedule - September 17th not September 10th.

There being no further business to come before the Board, the meeting was adjourned.



P. RYAN BECKETT, CHAIRMAN



MIKE CHANEY, BOARD MEMBER




LYNN FITCH, BOARD MEMBER



JIM HOOD, BOARD MEMBER

GARY RIKARD, BOARD MEMBER



ALBERT SANTA CRUZ, BOARD MEMBER

KEVIN J. UPCHURCH, BOARD MEMBER

**Mississippi Tort Claims Board
Thursday, July 9, 2015 – 1:30 P.M.**

AGENDA

- I.** Approval of Minutes
 - A. May 14, 2015

- II.** Old Business

- III.** New Business
 - A. Actuarial Report and Assessments – Chris Burkhalter
 - B. FY2017 Budget Request

- IV.** Financial Reports
 - A. Financial Report – Jim Logan
 - B. Investment Report – Jeff Wilson

- V.** Loss Control – Steve Milner

- VI.** Attorney General’s Report – Lea Ann McElroy

- VII.** Certificates of Coverage – Lea Ann McElroy
 - A. Mississippi Association of Supervisors Insurance Trust

- VIII.** Claims Report – Bruce Donaldson

- IX.** Adjournment

Next meeting date and time: September 17, 2015 – 1:30 P.M.
Meeting location: Suite 138, Conference Center North, Woolfolk Building, Jackson, MS

**MINUTES OF
MISSISSIPPI TORT CLAIMS BOARD
THURSDAY, MAY 14, 2015**

The Mississippi Tort Claims Board (Board) meeting was held at 1:30 p.m. in Room 138, Woolfolk State Office Building; 501 North West Street; Jackson, Mississippi.

The following members were present, constituting a quorum:

P. Ryan Beckett, Chairman
Chaney, Mike; Commissioner, MS Insurance Department
Kelsey, Christina; Representing Insurance Commissioner Mike Chaney, MS Insurance Department
Upchurch, Kevin; Executive Director, MS Department of Finance and Administration
Whitley, Onetta; Deputy Attorney General, Representing Attorney General Jim Hood

Also present were:

Burkhalter, Chris; Bickerstaff, Whatley, Ryan & Burkhalter
Donaldson, Bruce; Tort Claims Board
Gray, Travis; Butler Snow
Hopson, Senator Briggs; Senate
Kelly, Trina; Tort Claims Board
Logan, Jim; Tort Claims Board
Matthews, Jordan; Butler Snow
McElroy, Lea Ann; Tort Claims Board
Milner, Steve; Tort Claims Board
Wilson, Jeff; Trinity Capital
Younger, Jim; Department of Public Safety
Woodcock, J. D. "Woody"; Attorney General's Office

The Chairman called the meeting to order.

Motion was made by Mr. Upchurch to approve the minutes of the March 19, 2015, and April 13, 2015 meetings. Mrs. Kelsey seconded the motion, which passed unanimously.

The Chairman introduced Travis Gray and Jordan Matthews, guests with us from Butler Snow. Board members welcomed them to the meeting. He also congratulated Senator Briggs Hopson on his election as President-Elect of the Mississippi Bar Association.

In Old Business, Mrs. McElroy provided Board members with a final Legislation Summary for the 2015 Session. House Bill 1047 was vetoed because the language was unnecessary.

There was no New Business.

Mr. Logan presented financial reports for fiscal year 2015 through April 30, 2015. The Cash Flow Analysis details assessment receipts of \$4.6 million (out of a total assessment of \$5 million) and total expenditures of \$6.7 million. Mr. Logan advised that the fund has \$9.5 million in reserves and \$5.2 million in unencumbered funds. Claims paid in FY15 total \$2,627,070 and legal expenses total \$539,855. The average claim paid is \$4,529 and the average reserve is \$15,151. Mr. Logan then reviewed the Budget Comparison by category for fiscal year 2015, reporting that everything was well within the budget.

Mr. Wilson presented the investment report through April 2015. The portfolio currently has just under \$12.9 million invested with a market value of \$12.85 million. This reflects a considerable improvement in the negative gap between book value and market value. The internal rate of return is just over 2% and the yield of the portfolio is just under 2% for the fiscal year. The weighted average life of the portfolio is 2.43 years. The portfolio has earned just over \$215,000 for fiscal year 2015, and continues to outperform the index on a total return basis. In discussing the portfolio composition, Mr. Wilson indicated that cash would be invested before the end of the fiscal year to get us within the policy goals. With regard to the policy goals, The Board opted to go with the Treasurer's recommendation for 10% U.S. Treasury, 60% Agencies, and 30% Mortgage-Backed Securities, with the caveat that the policy would be reviewed by the Board annually (September 2015).

Mr. Milner provided members a report of his Loss Control activities since the last Board meeting, noting the letter to MDOT regarding culvert signs and Roy Tipton's response.

There was no Attorney General's Report.

Mrs. McElroy presented a list of 19 political subdivisions with the recommendation that all be approved for renewal of Certificates of Coverage. Mr. Upchurch made a motion to approve the list and Mrs. Kelsey seconded the motion, which passed by unanimous vote.

Mrs. McElroy presented a revised deposit schedule proposed by Singing River Health System to bring their Tort Claims Account to the funding level required as per their actuarial report. Board members were pleased to see the progress that would be made by June 30, as well as the removal of the balloon payment from the previous schedule. Mr. Upchurch made a motion to approve the deposit schedule. Mrs. Kelsey seconded the motion, which passed unanimously.

Mr. Donaldson provided a follow-up in the case of Myrtis Davis v. MS Department of Human Services. This case included a change in defense counsel from Jeremy Diamond to Sam Gwin. Judge Lilly Blackmon Sanders found liability to lie 50% with the Mississippi Department of Human Services (138,793.92) and 50% with Wilkinson County. On the possibility of appeal, we were able to negotiate the settlement down to \$100,000 and are finalizing that now. Mr. Donaldson now comes to discuss further action in this case. Senator Hopson recused himself. Mrs. Whitley made a motion to enter into Closed Session for the purpose of determining whether or not we have proper subject matter for which to enter into Executive Session. Commissioner

Chaney seconded the motion, which passed unanimously. Mrs. Whitley then made a motion to enter into Executive Session for the purpose of discussing potential litigation or possible disciplinary action resulting from the conduct of an attorney representing the interests of the Board in the Myrtis Davis matter. Mr. Upchurch seconded the motion which passed unanimously. Guests were excused and the Board entered Executive Session. ... Following discussion, Mrs. Whitley made a motion to exit Executive Session. Mr. Upchurch seconded the motion, which passed.

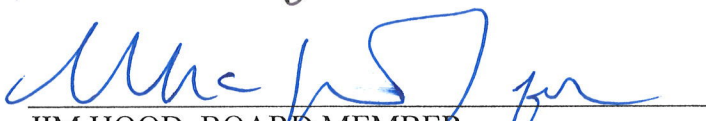
The Chairman reminded members that he would not be present for the July meeting. The Attorney General or his representative will Chair the meeting. He also requested the September meeting be moved from September 10th to September 17th.

There being no further business to come before the Board, the meeting was adjourned.

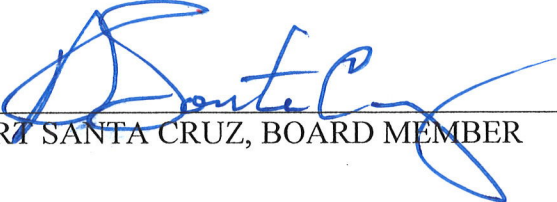
P. RYAN BECKETT, CHAIRMAN


MIKE CHANEY, BOARD MEMBER


LYNN FITCH, BOARD MEMBER


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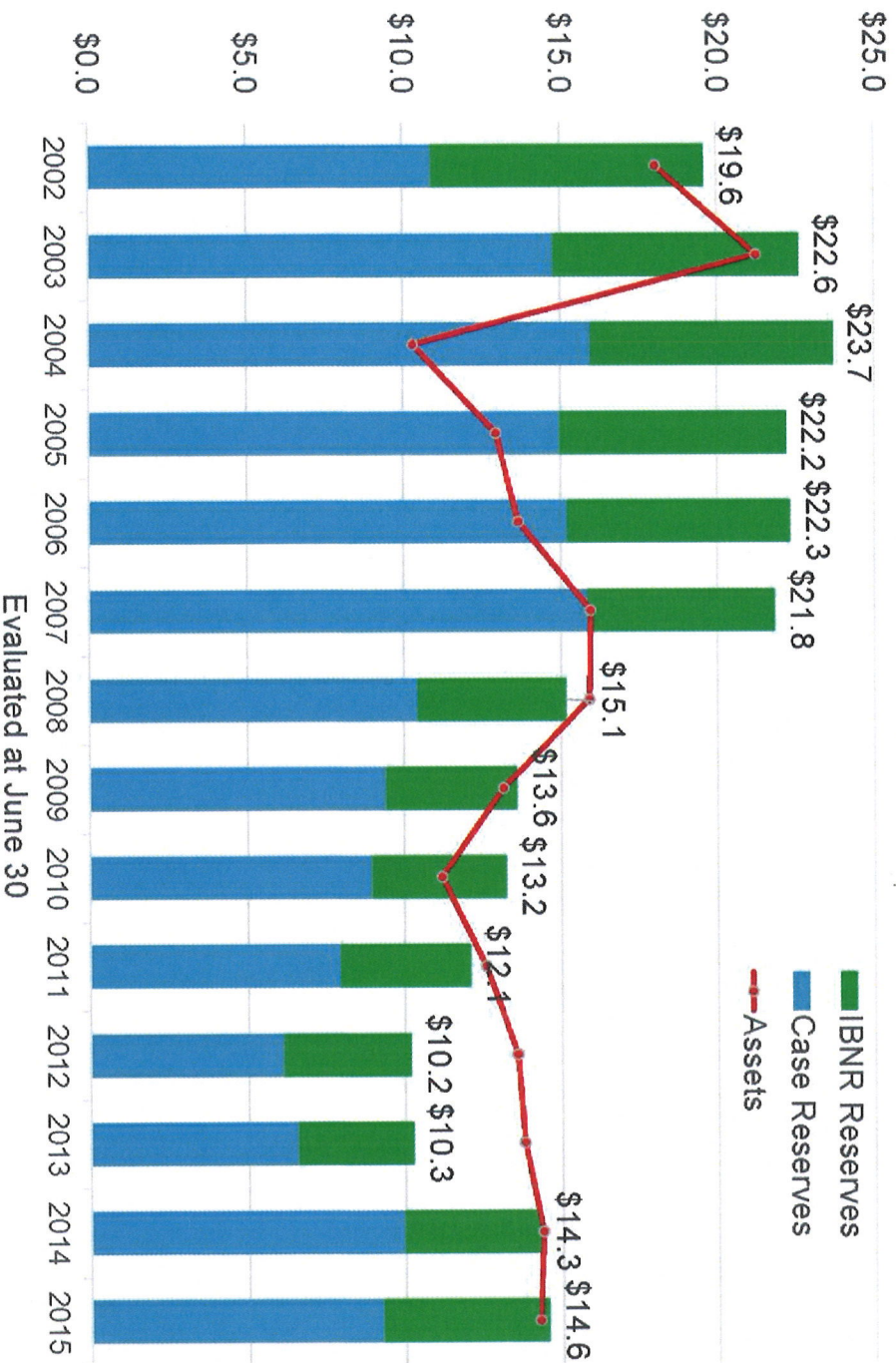


Mississippi Tort Claims Fund Actuarial Review 2015

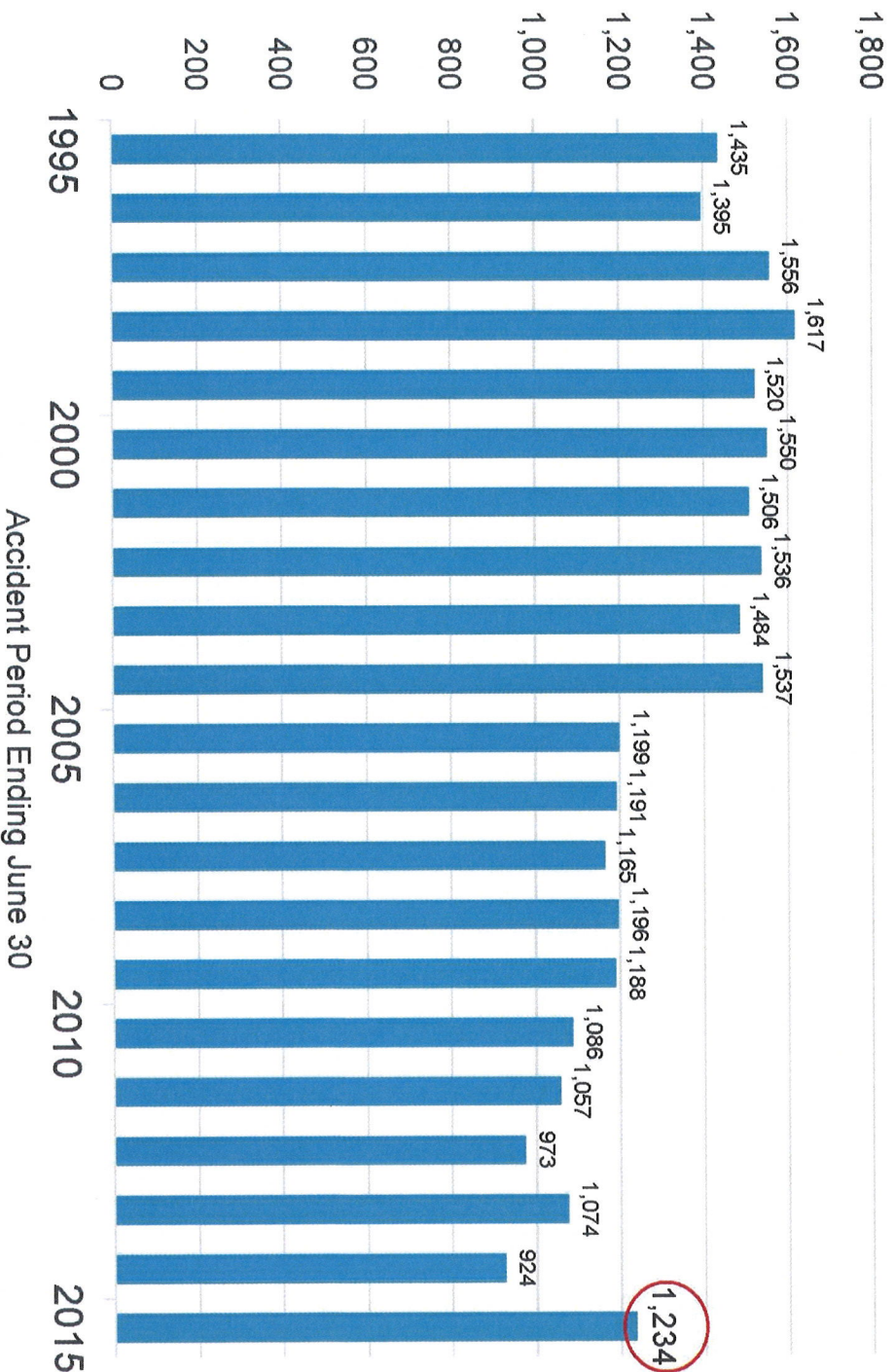
Christopher J. Burkhalter, FCAS, MAAA
Bickerstaff, Whatley, Ryan & Burkhalter, Inc.

July 9, 2015

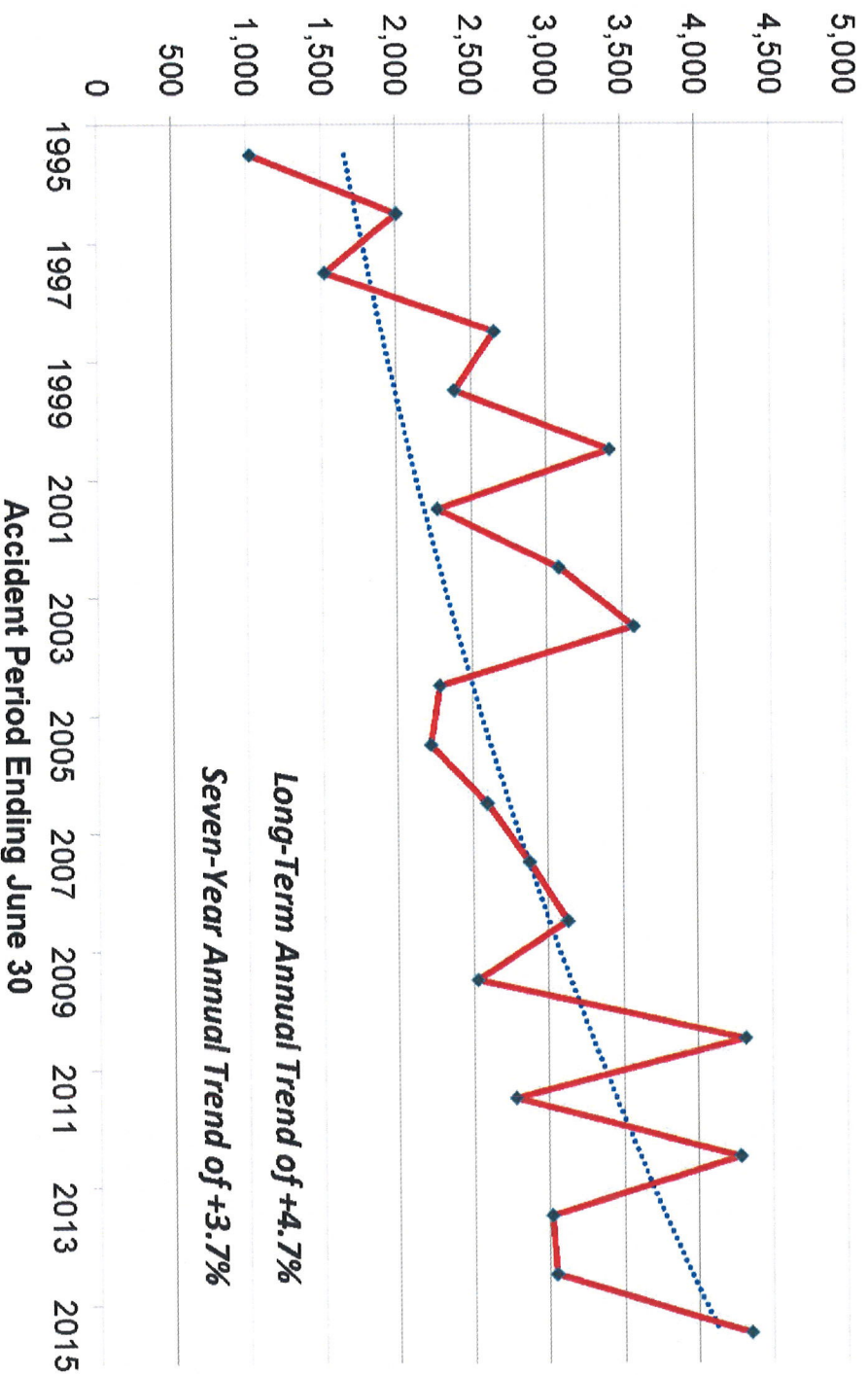
MS Tort Claims Board - Historical Reserves



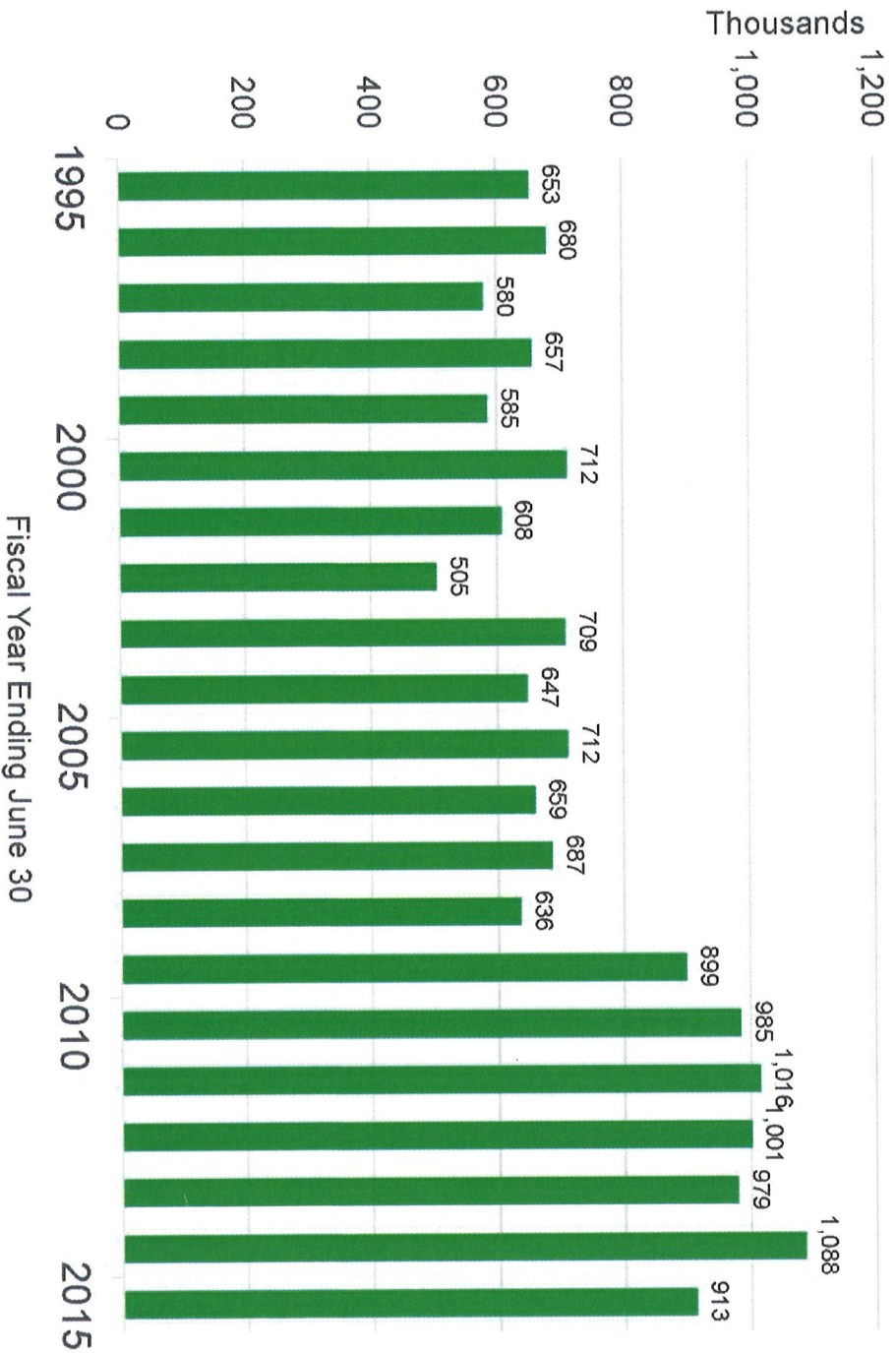
MS Tort Claims Board - Ultimate Claim Counts



Mississippi Tort Claims Fund Claim Severity (Ultimate Average Cost per Claim)



MS Tort Claims Board - Overhead Expense



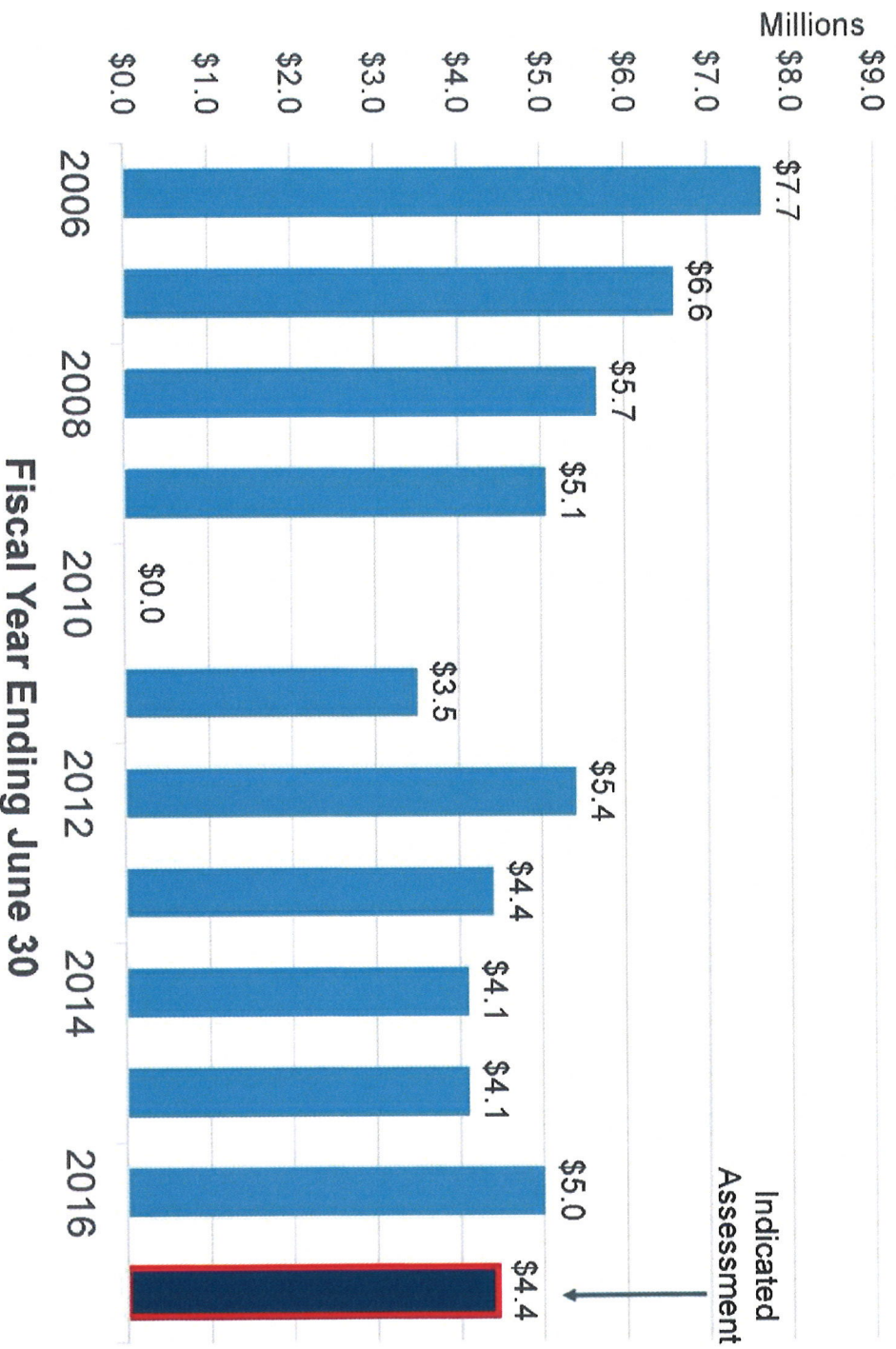
Summary of Results

Cash & Invested Assets at 6/30/2015: \$ 14,272,516

	<u>Low</u>	<u>Central</u>	<u>High</u>
Est. Equity at 6/30/2015 *	(\$ 5.2 M)	(\$ 2.6 M)	(\$ 0.1 M)
<u>Fiscal Year 2016 / 2017</u>	<u>Low</u>	<u>Central</u>	<u>High</u>
Indicated Assessment	\$ 3.9 M	\$ 4.4 M	\$ 5.1 M
<u>7/1/2015 – 6/30/2016</u>	<u>Low</u>	<u>Central</u>	<u>High</u>
Projected Cash Need	\$ 4.9 M	\$ 5.5 M	\$ 6.2 M

* - including 2015/2016 exposure

MS Tort Claims Board - Yearly Assessments



**MISSISSIPPI TORT CLAIMS BOARD
BUDGET REQUEST NARRATIVE
FOR FISCAL YEAR 2017**

The Tort Claims Board was created July 1, 1993 to administer the settlement of claims against State agencies and State employees acting within the course and scope of their employment. Funding for the program is received through assessments levied against participants in the plan. The actuarial study conducted prior to fiscal year 1998 determined that a sufficient claim experience history had been accumulated to warrant calculating assessments based on salary expenditures with a discount and/or surcharge based on loss history and agency risk. The fund is currently in line with actuarial estimates and has a liability limit of \$500,000.

The following is a discussion of the expenditure authority requested for FY 2017.

A.1. PERSONAL SERVICES

\$555,000 Special Funds

The budget request for the personal services category includes full funding of the eight (8) positions with the Tort Claims Board

A.2. TRAVEL

\$8,000 Special Funds

The Risk/Loss Control Manager is required to visit State agencies to assist them in developing risk management plans to minimize the number of tort claims. The claims management staff occasionally travels for mediation of litigation cases. Professional staff, required to remain current in developments in the tort claims field, incur travel costs to attend training seminars

B. CONTRACTUAL SERVICES

\$4,727,706 Special Funds

The budget request for the contractual services category includes expenses for routine State agency office operations, legal fees to defense attorneys, court costs, actuarial services, software acquisitions, risk management information system maintenance, and the cost of the third party administrator contract.

C. COMMODITIES

\$8,300 Special Funds

The budget request for commodities includes expenses for office supplies, printing, equipment repair parts, fuel and basic maintenance on state vehicle, safety training materials, and other supplies and materials for routine office operations.

D.2. CAPITAL OUTLAY - EQUIPMENT

\$3,500 Special Funds

The budget request for capital outlay - equipment includes expenses for office machines, furniture, fixtures, and other equipment.

E. SUBSIDIES, LOANS & GRANTS
\$3,819,924 Special Funds

The budget request for subsidies, loans, and grants includes claims payments made by the Tort Claims Board through State Treasury Fund, and claims payments and claims expenses paid by the Third Party Administrator through the Tort Claims Board checking account.

MISSISSIPPI TORT CLAIMS BOARD

Budget Report

Budget Request for FY 2017

Category	Budget Actual FY 2015	Budget Estimate FY 2016	Budget Request FY 2017	Increase / Decrease
A1-Salaries	536,282.00	555,000.00	555,000.00	0.00
A2-Travel	1,947.00	8,000.00	8,000.00	0.00
B-Contractual	1,061,391.00	4,727,706.00	4,727,706.00	0.00
C-Commodities	5,578.00	8,300.00	8,300.00	0.00
D2-Capital Outlay	0.00	3,500.00	3,500.00	0.00
E-Subsidies	3,128,858.00	3,819,924.00	3,819,924.00	0.00
TOTAL				
EXPENDITURES	<u>4,734,056.00</u>	<u>9,122,430.00</u>	<u>9,122,430.00</u>	<u>0.00</u>
Beginning Cash				
Balance	13,939,767.00	14,487,114.00	10,614,684.00	
Add: Tort Funding	5,281,403.00	5,250,000.00	5,250,000.00	
Less: Ending Balance	(14,487,114.00)	(10,614,684.00)	(6,742,254.00)	
TOTAL FUNDS	<u>4,734,056.00</u>	<u>9,122,430.00</u>	<u>9,122,430.00</u>	

PERSONNEL DATA

Permanent Full Time	8	8	8
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MISSISSIPPI TORT CLAIMS BOARD
Combined Financial Report - Fiscal Year 2015
Fund 3080

-----CASH FLOW ANALYSIS-----

	May	June	Year-To-Date
REVENUE:			
Assessments Received	0.00	194,492.96	5,002,850.81
Interest	2,010.81	16,017.47	18,190.49
Investment Interest	28,509.92	13,199.67	256,900.52
Sale of Scrap	0.00	0.00	1,802.94
Refund of Prior Year Disbursement	0.00	0.00	1,658.12
Transfer In Funds	0.00	249,991.00	2,999,991.00
Total Revenue	\$ 30,520.73	\$ 473,701.10	\$ 8,281,393.88
EXPENSES:			
Claim Losses - TCB and TPA	167,328.76	314,912.81	3,109,311.82
Legal Expenses - TCB and TPA	92,840.99	59,166.47	691,862.47
Other Expenses - TCB and TPA	2,453.49	2,212.77	36,889.84
Administrative Expenses Paid	50,691.67	62,853.35	913,049.35
Transfer of Funds - Out	0.00	250,000.00	3,000,000.00
Total Expenses	\$ 313,314.91	\$ 689,145.40	\$ 7,751,113.48
FUNDS ON HAND:			
Beginning Balance	\$ 14,769,908.38	\$ 14,487,114.20	
Revenue	30,520.73	473,701.10	
Expenses	(313,314.91)	(689,145.40)	
Adjustments	0.00	0.00	
Total Funds	\$ 14,487,114.20	\$ 14,271,669.90	
Cash in Treasury	\$ 1,926,202.57	\$ 1,775,644.89	
Investment in Treasury	\$ 12,339,410.00	\$ 12,339,410.00	
TPA Trustmark Bank Balance	221,501.63	156,615.01	
Total Funds By Account	\$ 14,487,114.20	\$ 14,271,669.90	
Less Reserves	\$ 9,655,838.16	\$ 9,288,614.24	
Unencumbered Funds Available	\$ 4,831,276.04	\$ 4,983,055.66	

-----CLAIMS/RESERVES DETAIL (Year-To-Date)----

	Tort Board	CCMSI	TOTAL
Claims - Payments	\$ 128,857.66	\$ 2,980,454.16	\$ 3,109,311.82
Claims - Legal Expenses	691,862.47	-	691,862.47
Claims - Other Expenses	434.00	36,455.84	36,889.84
Total Paid Out to Date	\$ 821,154.13	\$ 3,016,910.00	\$ 3,838,064.13
OUTSTANDING RESERVES	499,078.44	8,789,535.80	9,288,614.24
Total Claims & Reserves	\$ 1,320,232.57	\$ 11,806,445.80	13,126,678.37
Number of Claims Created	543	624	1,167
Number of Claims Paid	268	437	705
Total Open Claims	187	572	759
AVG. CLAIM \$ / # CLAIMS PAID	\$ 480.81	\$ 6,820.26	\$ 4,410.37
AVG. RESERVE / OPEN CLAIMS	\$ 2,668.87	\$ 15,366.32	\$ 12,237.96

NOTE: Information represents combined operations for Treasury Fund 3080 and the Trustmark account (utilized by CCMSI).

MISSISSIPPI TORT CLAIMS BOARD

Budget Comparison Report

Treasury Fund 3080

Fiscal Year 2015

Expenses:	May 2015	June 2015	Year To Date Expenditures	Ending Balance	Percent Expended
A1-Salaries	\$ 44,720.21	\$ 44,720.15	\$ 536,282.05	\$ 18,717.95	96.63%
A2-Travel	0.00	0.00	1,947.04	6,052.96	24.34%
B-Contractual	97,822.50	77,060.22	1,061,391.22	3,666,314.78	22.45%
C-Commodities	979.95	230.95	5,577.61	2,722.39	67.20%
D2-Capital Outlay	0.00	0.00	0.00	3,500.00	0.00%
E-Subsidies	7,646.69	256,068.88	3,128,857.66	691,066.34	81.91%
SUBTOTAL	\$ 151,169.35	\$ 378,080.20	\$ 4,734,055.58	\$ 4,388,374.42	51.89%
TPA Expended	<u>162,145.56</u>	<u>311,065.20</u>	<u>3,017,057.90</u>		
TOTAL Expended	\$ 313,314.91	\$ 689,145.40	\$ 7,751,113.48		

TRINITY

TRINITY CAPITAL INVESTORS

July 6, 2015

Ms. Lea Ann McElroy
Mississippi Tort Claims Board
P O Box 267
Jackson, MS 39205-0267

Re: June 2015 Portfolio Highlights

Total Portfolio	Book Value	\$12,953,309
	Market Value	\$12,783,622
FY 2015 Internal Rate of Return		2.660%
Current Portfolio Book Yield		1.88%
Market Yield		2.18%
Weighted Average Life		Approximately 2.80 years
2015 Fiscal YTD Earnings		256,903
Accrued Interest		32,331

1675 Lakeland Drive Suite 400 Jackson, MS 39216
Telephone 601-956-3511
Fax 601-956-3513

PERFORMANCE REPORT
State of Mississippi Tort Claims

May 2015
Fiscal year 2015

Portfolio Market Value June 30, 2014	12,410,536
Contributions	
Withdrawals	
Realized Gains	36,142
Unrealized Gains	-169,687
Interest / Dividends	220,761
Portfolio Market Value June 30, 2105	12,783,622
accrued interest	32,331
Average Capital	12,815,981
Total Gain	256,903
IRR FY 2015	2.66%
Total Return 2015	3.00%
Current Yield	1.83%

Investment Performance Comparison

	IRR	TRA
Account	2.660%	3.00%
Custom Index	2.80%	1.91%

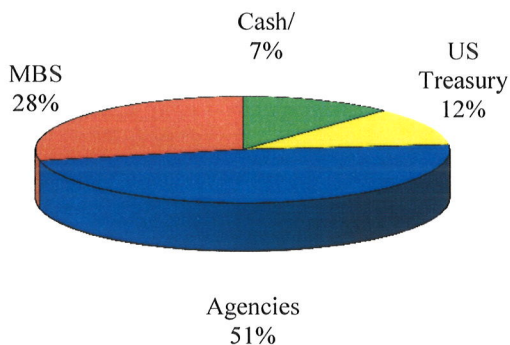
WAL of portfolio is 2.83 years

Trinity Capital Investors

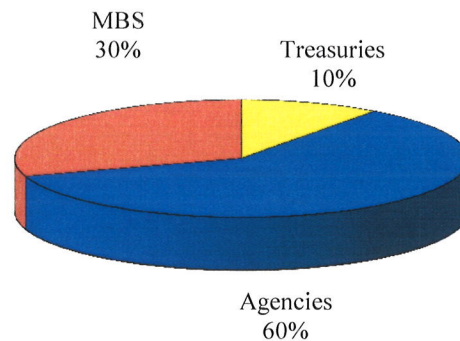
Portfolio Composition
June 2015

Security Type	Par Value 6/30/2015	Current Mix	Target 6/30/2015	Goal Mix
Cash/ Liquidity	1,537	12%	0	0%
US Treasury	1,500	12%	1,295	10%
Agencies	6,192	48%	7,770	60%
Bullet Maturities	500	8%	3,885	50%
Callables	5,692	92%	3,885	50%
Floater	0	0%	0	0%
MBS	3,650	28%	3,885	30%
Floater	0	0%	0	0%
CMO	3,650	100%	3,885	100%
Pass Through	0	0%	0	0%
Municipals	0	0%	0	0%
Taxable		0%	0	100%
Tax Free		0%	0	0%
TOTAL	12,879	100%	12,950	100%

**Security by Type
(Actual)**

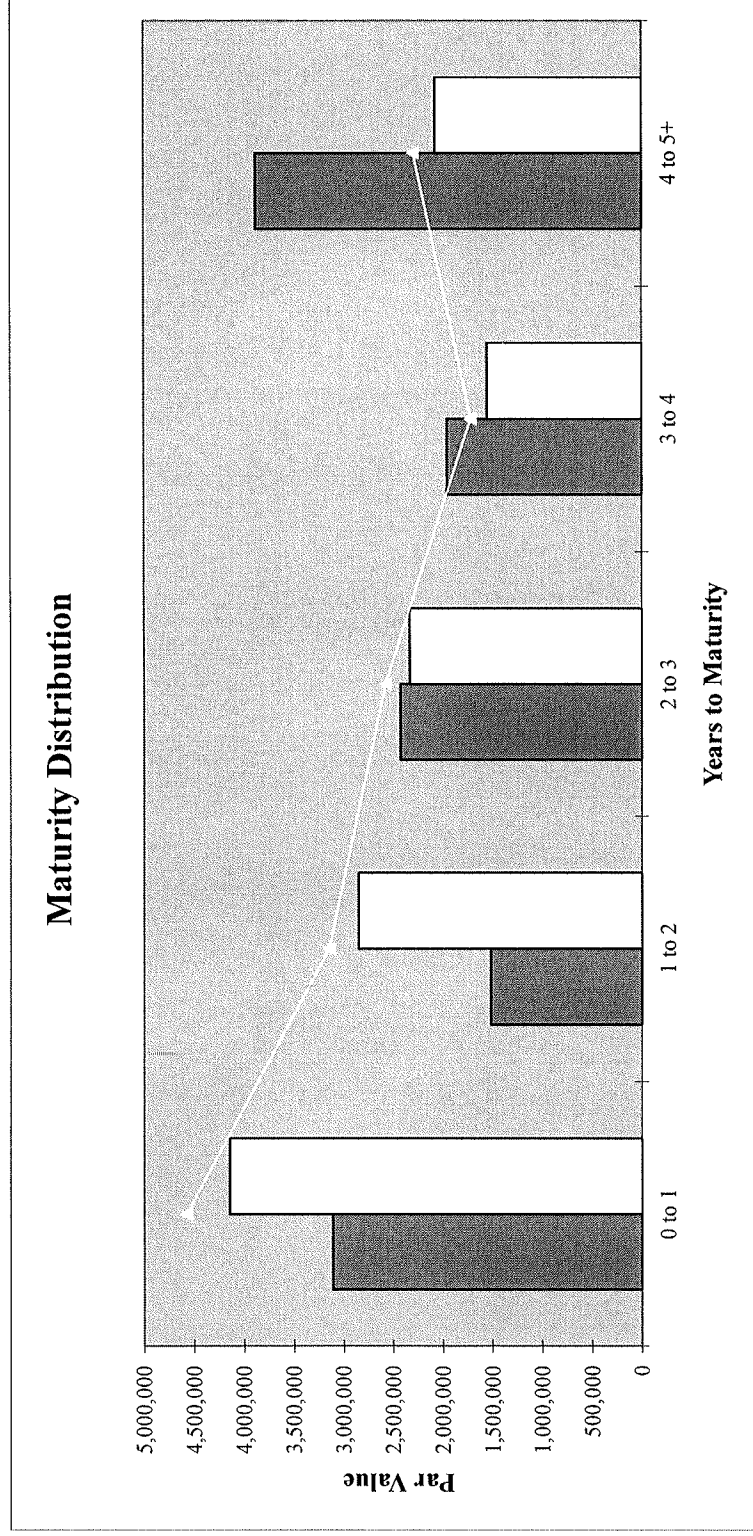


**Security by Type
(Goal)**



Maturity Distribution
June 2015

Years to Maturity	0 to 1	1 to 2	2 to 3	3 to 4	4 to 5+	TOTAL	WAL
Actual Par Value	3,108,658	1,515,957	2,425,451	1,951,936	3,875,227	12,877,229	2.80
Target Value June 2015	4,144,000	2,849,000	2,331,000	1,554,000	2,072,000	12,950,000	2.16
Claims & IBNR a/o June '14	4,576,000	3,146,000	2,574,000	1,716,000	2,288,000	14,300,000	2.16



State of Mississippi
Tort Claims

Trinity Capital



STATE OF MISSISSIPPI
GOVERNOR PHIL BRYANT

MISSISSIPPI TORT CLAIMS BOARD
P. RYAN BECKETT, CHAIRMAN

MIKE CHANEY, Commissioner
Insurance Department
LYNN FITCH, Treasurer
Department of Treasury
JIM HOOD, Attorney General
Office of Attorney General

GARY RIKARD, Executive Director
Department of Environmental Quality
ALBERT SANTA CRUZ, Commissioner
Department of Public Safety
KEVIN J. UPCHURCH, Executive Director
Department of Finance and Administration

MEMORANDUM

TO: Mississippi Tort Claims Board
FROM: Steve Milner
DATE: July 9, 2015
RE: Loss Control Report

Since the last Board Meeting, loss control services for the Tort Claims Board include:

- 5 Ride-A-Longs
- 14 State Property Inspections
- 3 Defensive Driving Classes
- 3 Emergency Responses
- 2 Highway Safety Construction Inspections
- 3 Safety Meetings
- 4 Accident Investigation

MISSISSIPPI TORT CLAIMS BOARD

Thursday, July 9, 2015

Political Subdivisions Recommended for Renewal of Certificate of Coverage

Abbeville City Clerk
Ackerman City Clerk
Algoma City Clerk
Alligator City Clerk
Alphaba Cockrum Ingram Mills Volunteer Fire Department
Amory City Clerk
Arcola City Clerk
Arlington Volunteer Fire Department
Artesia City Clerk
Ashland City Clerk
Baldwyn City Clerk
Bassfield City Clerk
Bay Springs City Clerk
Bay St. Louis City Clerk
Beaumont City Clerk
Beauregard City Clerk
Belmont City Clerk
Belzoni City Clerk
Benoit City Clerk
Benton County School District
Bentonia City Clerk
Big Creek City Clerk
Blue Mountain City Clerk
Blue Springs City Clerk
Bolton City Clerk
Booneville City Clerk
Brandon City Clerk
Braxton City Clerk
Bridgetown Volunteer Fire Department
Brooksville City Clerk
Bruce City Clerk
Bude City Clerk
Burnsville City Clerk
Byhalia City Clerk
Byram City Clerk
Caledonia City Clerk
Calhoun City City Clerk
Calhoun County School District

Canton City Clerk
Carrollton City Clerk
Carthage City Clerk
Cary City Clerk
Centreville City Clerk
Charleston City Clerk
Chunky City Clerk
Clarksdale-Coahoma County Airport
Coahoma City Clerk
Coldwater City Clerk
Collins City Clerk
Columbia City Clerk
Como City Clerk
Copiah Lincoln Community College
Corinth City Clerk
Crawford City Clerk
Crenshaw City Clerk
Crowder City Clerk
Cruger City Clerk
Crystal Springs City Clerk
Decatur City Clerk
DeKalb City Clerk
Derma City Clerk
D'Lo City Clerk
Drew City Clerk
Duck Hill City Clerk
Duncan City Clerk
Durant City Clerk
Ecru City Clerk
Eden City Clerk
Edwards City Clerk
Ellisville City Clerk
Enterprise City Clerk
Ethel City Clerk
Eupora City Clerk
Falkner City Clerk
Fayette City Clerk
Flora City Clerk
Florence City Clerk
Flowood City Clerk
Forest City Clerk
Forest Fire Department

Franklin County School District
French Camp City Clerk
Friars Point City Clerk
Gattman City Clerk
Georgetown City Clerk
Glen City Clerk
Gloster City Clerk
Golden City Clerk
Greenville City Clerk
Greenwood City Clerk
Grenada City Clerk
GT&Y Utility District, Inc.
Guntown City Clerk
Hatley City Clerk
Hattiesburg City Clerk
Hazlehurst City Clerk
Heidelberg City Clerk
Hernando City Clerk
Hickory City Clerk
Hickory Flat City Clerk
Hollandale City Clerk
Holly Springs City Clerk
Hot Coffee VFD
Houston City Clerk
Inverness City Clerk
Isola City Clerk
Itta Bena City Clerk
Iuka City Clerk
Jackson City Clerk
Jefferson County School District
Jonestown City Clerk
Jumpertown City Clerk
Kosciusko City Clerk
Kossuth City Clerk
Lake City Clerk
Lambert City Clerk
Laurel City Clerk
Leaksville City Clerk
Learned City Clerk
Leland City Clerk
Lena City Clerk
Lexington City Clerk

Liberty City Clerk
Long Beach City Clerk
Longview Fire Department
Louin City Clerk
Louise City Clerk
Louisville City Clerk
Lucedale City Clerk
Lula City Clerk
Lumberton City Clerk
Lyon City Clerk
Maben City Clerk
Magee City Clerk
Magnolia City Clerk
Mantachie City Clerk
Mantee City Clerk
Marietta City Clerk
Marion City Clerk
Marks City Clerk
Mathiston City Clerk
Mayersville City Clerk
McComb City Clerk
McComb School District
McCool City Clerk
McLain City Clerk
Meadville City Clerk
Mendenhall City Clerk
Metcalf City Clerk
Mississippi Levee Commissioners
Mize City Clerk
Montgomery County School District
Monticello City Clerk
Montrose City Clerk
Moorhead City Clerk
Morgan City City Clerk
Morton City Clerk
Moss Point City Clerk
Mount Olive City Clerk
Myrtle City Clerk
Natchez City Clerk
Nettleton City Clerk
New Albany City Clerk
New Augusta City Clerk

New Hebron City Clerk
New Houlka City Clerk
Newton City Clerk
Newton County School District
North Carrollton City Clerk
North MS Commission on MI/MR dba Communicare
Northwest Community College
Noxapater City Clerk
Oakland City Clerk
Ocean Springs City Clerk
Okolona City Clerk
Osyka City Clerk
Oxford City Clerk
Oxford School District
Pace City Clerk
Pachuta City Clerk
Paden City Clerk
Pascagoula City Clerk
Pass Christian City Clerk
Pearl City Clerk
Pearl Public School District
Pelahatchie City Clerk
Petal City Clerk
Picayune City Clerk
Pickens City Clerk
Pittsboro City Clerk
Plantersville City Clerk
Polkville City Clerk
Pontotoc City Clerk
Pope City Clerk
Poplarville City Clerk
Poplarville School District
Port Gibson City Clerk
Potts Camp City Clerk
Prentiss City Clerk
Public Service Commission of Yazoo City
Puckett City Clerk
Purvis City Clerk
Raleigh City Clerk
Rankin County Board of Education
Raymond City Clerk
Richland City Clerk

Richton City Clerk
Ridgeland City Clerk
Rienzi City Clerk
Ripley City Clerk
Rolling Fork City Clerk
Rosedale City Clerk
Roxie City Clerk
Ruleville City Clerk
Sallis City Clerk
Saltillo City Clerk
Sandersville City Clerk
Sardis City Clerk
Satartia City Clerk
Scooba City Clerk
Scott County School District
Sebastopol City Clerk
Seminary City Clerk
Shannon City Clerk
Shaw City Clerk
Shelby City Clerk
Sherman City Clerk
Shubuta City Clerk
Shuqualak City Clerk
Sidon City Clerk
Silver Creek City Clerk
Slate Springs City Clerk
Sledge City Clerk
Smith County School District
Smithville City Clerk
Snow Lake Shores City Clerk
Soso City Clerk
Southeastern Covington County Fire District
Southwest Madison Fire District
Southwest Mississippi Regional Medical Center
Starkville City Clerk
State Line City Clerk
Sturgis City Clerk
Summit City Clerk
Sumner City Clerk
Sumrall City Clerk
Sunflower City Clerk
Sylvarena City Clerk

Taylor City Clerk
Tchula City Clerk
Terry City Clerk
Thaxton City Clerk
Tishomingo City Clerk
Tishomingo County School District
Toccopola City Clerk
Tremont City Clerk
Tutwiler City Clerk
Tylertown City Clerk
Union City Clerk
Utica City Clerk
Vaiden City Clerk
Vardaman City Clerk
Verona City Clerk
Vicksburg City Clerk
Vicksburg Warren School District
Walls City Clerk
Walnut City Clerk
Walnut Grove City Clerk
Walthall City Clerk
Walthall County School District
Water Valley City Clerk
Waveland City Clerk
Webb City Clerk
Weir City Clerk
Wesson City Clerk
West City Clerk
West Point City Clerk
Wiggins City Clerk
Winona City Clerk
Winstonville City Clerk
Woodland City Clerk
Woodville City Clerk
Yazoo City City Clerk

Total 283